Key

Publication of Interest

Inventor's Publication

Full Text Files

show files

[File 15] ABI/Inform(R) 1971-2008/Aug 18
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[File 16] Gale Group PROMT(R) 1990-2008/Aug 13
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**File 16: Because of updating irregularities, the banner and the update (UD=) may vary.*

[File 148] Gale Group Trade & Industry DB 1976-2008/Aug 21
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**File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.*

[File 160] Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group. All rights reserved.

[File 275] Gale Group Computer DB(TM) 1983-2008/Aug 13
(c) 2008 The Gale Group. All rights reserved.

[File 621] Gale Group New Prod.Annou.(R) 1985-2008/Jul 31
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[File 13] BAMP 2008/Aug 14
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[File 75] TGG Management Contents(R) 86-2008/Aug W1
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[File 95] TEME-Technology & Management 1989-2008/Aug W2
(c) 2008 FIZ TECHNIK. All rights reserved.

[File 9] Business & Industry(R) Jul/1994-2008/Aug 14
(c) 2008 The Gale Group. All rights reserved.

[File 20] Dialog Global Reporter 1997-2008/Aug 21
(c) 2008 Dialog. All rights reserved.

[File 610] Business Wire 1999-2008/Aug 21
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**File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 613] PR Newswire 1999-2008/Aug 21
(c) 2008 PR Newswire Association Inc. All rights reserved.
**File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 624] McGraw-Hill Publications 1985-2008/Aug 21
(c) 2008 McGraw-Hill Co. Inc. All rights reserved.
**File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

[File 634] San Jose Mercury Jun 1985-2008/Jul 10
(c) 2008 San Jose Mercury News. All rights reserved.

[File 636] Gale Group Newsletter DB(TM) 1987-2008/Aug 13
(c) 2008 The Gale Group. All rights reserved.

[File 810] Business Wire 1986-1999/Feb 28

[File 813] PR Newswire 1987-1999/Apr 30

[File 625] American Banker Publications 1981-2008/Jun 26

File 625: This file no longer updates. Use Newsroom Files 989 and 990 for current records.

[File 268] Banking Info Source 1981-2008/Aug W2

[File 626] Bond Buyer Full Text 1981-2008/Jul 07

File 626: This file no longer updates. Use Newsroom Files 989 and 990 for current records.

[File 267] Finance & Banking Newsletters 2008/Aug 11

[File 348] EUROPEAN PATENTS 1978-200833

[File 349] PCT FULLTEXT 1979-2008/UB=20080814|UT=20080807


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; d s
Set     Items   Description
S1    1749550   S (IC OR INTEGRATED OR SMART OR CHIP)(3N)(DEVICE? ? OR CARD? ?
OR APPARATUS OR UNIT OR MEAN? ? OR APPT? ? OR EQUIPMENT? ? OR SYSTEM? ?)
S2    2894199   S (CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR
MASTER OR SMART)()CARD OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR
BANKCARD? ? OR CHECKCARD? ? OR GIFTCARD? ? OR GIFT()CARD? ? OR ATMCARD? ? OR
ATM()CARD? ? OR CHEQUECARD? ? OR VISA OR MASTERCARD OR AMERICAN()EXPRESS OR
AMEX OR (HOLDING OR STORED()VALUE OR DEBIT OR DEPOSIT OR PREPAY OR PREPAID OR
PRE()(PAY OR PAID))()(FUND? ? OR ACCOUNT? ? OR CARD? ?)
S3    1086653   S (RECEIPT OR RECEIV?? OR RECEIVING OR ACCEPTING OR GETTING OR
ACCEPT??)(5N)(PAY??? OR COMPENSAT??? OR RENUMERAT??? OR DISBURS???? OR REMIT?
OR RENDER??? OR PAYMENT? ?)
S4      34257   S S3(7N)(INDICATION? ? OR STATUS OR CONDITION OR SITUATION? ?
OR NOTICE OR LOG OR DATA OR REPORT? ?)
S5    8174533   S (ORDER??? OR TRADING OR PURCHAS??? OR EXCHANG??? OR
BUY???)(7N)( MERCHANDI? OR GOODS OR WARES OR ITEM? ? OR PRODUCT? ? OR ARTICLE?
? OR THING? ? OR OBJECT? ? OR COMMODIT??? OR SERVICE? ?)
S6      76511   S (E OR DIGITAL OR COMPUTER? OR ELECTRONIC)()(MONEY OR MONIES
OR CASH OR CHECK? ? OR CHEQUE? ?)
S7     157187   S (INSTALLMENT? OR PART OR PERIODIC OR DURATIONAL)(3N)(PAY???
OR COMPENSAT??? OR RENUMERAT??? OR DISBURS???? OR REMIT? OR RENDER??? OR
PAYMENT? ?)
S8       2495   S AU=(KAWAL,S? OR KAWAL S? OR KAWAL(2N)S? OR ITO, K? OR ITO K?
OR ITO(2N)K?)
S9         90   S S8 AND S1
S10        10   S S9 AND S2
S11         3   S S10 AND S3
S12    182381   S S1(7N)S2
S13      1340   S S12(7N)S3
S14       123   S S13(7N)S4
S15        19   S S14(7N)S5
S16         3   S S15 NOT PY>1999
S17        61   S S14(7N)S6
S18         2   S S17 NOT PY>1999
S19         1   S S14(7N)S7
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S20       1562   S S1(3N)S3
S21         14   S S20(3N)S6
S22          2   S S21 NOT PY>1999

?
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t 7/3,k/all

11/3K/1 (Item 1 from file: 348) Links
Fulltext available through: Order File History
EUROPEAN PATENTS
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01836151
ELECTRONIC MONEY MANAGEMENT SYSTEM, ELECTRONIC MONEY MANAGEMENT METHOD, AND COMPUTER PROGRAM
ELEKTRONISCHES GELDVERWALTUNGSSYSTEM, ELEKTRONISCHES GELDVERWALTUNGSVERFAHREN UND COMPUTERPROGRAMM
SYSTEME ET PROCEDE DE GESTION D'ARGENT ELECTRONIQUE, ET PROGRAMME INFORMATIQUE

Patent Assignee:

- Bitwallet Inc.; (4979880)
  1-11-1 Osaki, Shinagawa-ku, Tokyo 141-0032; (JP)
  (Applicant designated States: all)

Inventor:

- UMEYA, Masaru
  c/o bitWallet, inc1-11-1 Osaki, Shinagawa-ku, Tokyo 141-0032; (JP)
- SAKAMOTO, Aritomo
  c/o bitWallet, inc1-11-1 Osaki, Shinagawa-ku, Tokyo 141-0032; (JP)
- MIYAZAWA, Kazumasa
  c/o bitWallet, inc1-11-1 Osaki, Shinagawa-ku, Tokyo 141-0032; (JP)
- ITO, Koji
  c/o bitWallet, inc1-11-1 Osaki, Shinagawa-ku, Tokyo 141-0032; (JP)
- YAMADA, Makoto
  c/o bitWallet, inc1-11-1 Osaki, Shinagawa-ku, Tokyo 141-0032; (JP)
- UKAI, Nobumitsu
  c/o bitWallet, inc1-11-1 Osaki, Shinagawa-ku, Tokyo 141-0032; (JP)
- NAKAMURA, Takashi
  c/o bitWallet, inc1-11-1 Osaki, Shinagawa-ku, Tokyo 141-0032; (JP)
- ...JP)
  ...
- ITO, Koji...
  ...

Legal Representative:

• Sturt, Clifford Mark, et al (50502)
Miller Sturt Kenyon 9 John Street, London WC1N 2ES, (GB)

	Country	Number	Kind	Date	
Patent	EP	1632888	A1	20060308	(Basic)
	WO	2004097701		20041111	
Application	EP	2003725705		20030430	
	WO	2003JP5513		20030430	

Designated States:
AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IT; LI; LU; MC;
NL; PT; RO; SE; SI; SK; TR;

Extended Designated States:
AL; LT; LV; MK;

International Patent Class (V7): G06F-017/60

IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06Q-0010/00	A	I	F	B	00000000	20060113	H	EP

Abstract Word Count: 181
NOTE: 1
NOTE: Figure number on first page: 1

Type	Pub. Date	Kind	Text

Publication: English
Procedural: English
Application: Japanese

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200610	2363
SPEC A	(English)	200610	11497
Total Word Count (Document A) 13860			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 13860			

Specification. ...The electronic money can deal with even low value payment which is difficult for a credit card, and has attracted attention as a scheme to reduce inconvenience of handling cash on hand... ...For example, in the case of the electronic money of a prepaid type using an IC card, the IC card owned by an user is recorded with a predetermined amount of the electronic money in... ...value represented by the electronic money by changing it into cash, and so on). The IC card is replenished with the electronic money of the monetary value corresponding to cash inputted into a specific electronic money replenishing device by the user.

In general, the IC card is issued by each issuer. Usually, the electronic money replenishing device and the electronic money reduction device to reduce the electronic money recorded in the IC card are also installed by each issuer. When issuing the IC card, a card ID unique to

that IC card is given, and this is managed by the issuer side. The issuer also manages an issue amount of the electronic money issued through the electronic money replenishing device.

When the IC card is issued by each issuer and the electronic money replenishing device is independently installed, there... ...electronic money by using the electronic money replenishing device of a different issuer. Further, shop receiving payment by the electronic money, for example, a department store, a restaurant, an automatic vending machine...to as [banks system and the like]) such as a credit system carried by a credit card company issuing credit cards and plural inter-bank dealings concluded by the banks issuing cash... ...an user card which becomes an example of the portable recording medium mounted with an IC chip.

The user card, as a principle, is issued one sheet from one issuer. However, when executing the present... ...like, and is installed at various places such as a bank, a convenience store, a credit card

The IC card certifying unit 616 may be realized by mounting a specific hardware on the PC 61 or can... ...by the user's intention (the input in cash by the user, cash card or credit card settlement) and

the receipt and payment management unit 204, and performs a processing to make remittance of the utilized amount to... ...management company. The remittance processing, for example, is performed in such a manner that the

receipt and payment management unit 204 having received the instruction from the utilization performance unit 203 performs a transfer from own bank account... ...be reliably performed.

In the present embodiment, though an example in case of using the IC card as the recording medium to record the electronic money has been shown, it goes without...

Claims: ...according to claim 18, wherein said IC chip built-in medium is a non-contact IC card.

20. An electronic money management method, reading a predetermined computer program by a computer and...

11/3K/2 (Item 2 from file: 348) Links
Fulltext available through: Order File History
EUROPEAN PATENTS

01386563
Method and device for electronic mail conversion
Verfahren und Vorrichtung zur Konvertierung elektronischer Post
Procede et dispositif de conversion de courrier electronique

Patent Assignee:

• CANON KABUSHIKI KAISHA; (542361)
30-2, 3-chome, Shimomaruko, Ohta-ku; Tokyo; (JP)
(Applicant designated States; all)

Inventor:

• Matsuura, Kenichiro
c/o Canon KK, 30-2, 3-chome, Shimomaruko; Ohta-ku, Tokyo; (JP)

• Inoue, Atsushi
c/o Canon KK, 30-2, 3-chome, Shimomaruko; Ohta-ku, Tokyo; (JP)

• Satomi, Hiroshi
c/o Canon KK, 30-2, 3-chome, Shimomaruko; Ohta-ku, Tokyo; (JP)

• Ito, Kosuke
c/o Canon KK, 30-2, 3-chome, Shimomaruko; Ohta-ku, Tokyo; (JP)

• Igeta, Satoshi
c/o Canon KK, 30-2, 3-chome, Shimomaruko; Ohta-ku, Tokyo; (JP)

• ...JP)
...

• Ito, Kosuke ..
...

Legal Representative:

• Beresford, Keith Denis Lewis et al (28273)
BERESFORD & Co. 16 High Holborn, London WC1V 6BX, (GB)

	Country	Number	Kind	Date	
Patent	EP	1176773	A2	20020130	(Basic)
	EP	1176773	A3	20040128	
Application	EP	2001306305		20010723	
Priorities	JP	2000222813		20000724	

Designated States:
DE; FR; GB;

Extended Designated States:
AL; LT; LV; MK; RO; SI;

International Patent Class (V7): H04L-012/58Abstract Word Count: 114
NOTE: 1
NOTE: Figure number on first page: 1

Type	Pub. Date	Kind	Text

Publication: English
Procedural: English
Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200205	2077

SPEC A	(English)	200205	8280
Total Word Count (Document A) 10357			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 10357			

Specification: ...and recorded in user registration and stores an ID and password used for user authentication, credit card information and charge records for user charge, and the like.

Fig. 8 is a view...when a document such as a wordprocessor document which cannot be browsed without using a pay conversion module is received, the user can send the document to the conversion module interactively, and observe it.

Fig... ...S103 and S104, whether a desired user ID can be used is determined, and the credit card is authenticated. If there is no problem, a prompt is displayed to fill additional information...button 620 is clicked. When the ID desired by the user can be used, and credit card authentication is done without any problem, a window shown in Fig. 18 is displayed to...

Claims: ...the data whose formats are converted on the basis of the designation of said designation means and provides the integrated data to the destination (S343, S364, S386).

3. The apparatus according to claim 2, wherein are converted on the basis of the designation of said designation means and provides the integrated data to the destination.

21. An information providing method comprising:

the reception step of receiving...

11/3K/3 (Item 3 from file: 348) Links
Fulltext available through: Order File History
EUROPEAN PATENTS

01226208
ELECTRONIC MONEY SYSTEM AND ELECTRONIC MONEY TERMINAL DEVICE
SYSTEM UND ENDGERAT FUR ELEKTRONISCHES GELD
SYSTEME A MONNAIE ELECTRONIQUE ET DISPOSITIF TERMINAL A MONNAIE ELECTRONIQUE

Patent Assignee:

- Sony Corporation; (214028)
  7-35, Kitashinagawa 6-chome, Shinagawa-ku, Tokyo 141-0001; (JP)
  (Applicant designated States: all)

Inventor:

- KAWAI, Shigeyuki, Sony Finance International, Inc.
  1-1, Minamiaoyama 1-chome, Minato-ku,; Tokyo 107-0062; (JP)
- ITO, Koji, Sony Finance International, Inc.
  1-1, Minamiaoyama 1-chome, Minato-ku,; Tokyo 107-0062; (JP)

• ...JP)

• ITO, Koji, Sony Finance International, Inc...

Legal Representative:

• Ayers, Martyn Lewis Stanley (42851)
LA. KEMP & CO. 14 South Square Gray's Inn; London WC1R 5LX; (GB)

	Country	Number	Kind	Date	
Patent	EP	1091329	A1	20010411	(Basic)
	WO	0065547		20001102	
Application	EP	919144		20000421	
	WO	00IP2622		20000421	
Priorities	JP	99113471		19990421	

Designated States:
GB;

International Patent Class (V7): G07F-007/10; G06F-017/60Abstract ...accumulates the amount data equivalent to consumption as data on the transaction history of installment payments, receives part or all of the accumulated installment balance as an installment amount, sbtracts the received...

Abstract Word Count: 110
NOTE: 1
NOTE: Figure number on first page: 1

Type	Pub. Date	Kind	Text

Publication: English
Procedural: English
Application: Japanese

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200115	532
SPEC A	(English)	200115	12460
Total Word Count (Document A) 12992			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 12992			

Specification ...amount data on them. Background Art

Conventionally, when a user uses a cash card or credit card issued by a bank, credit company, or the like at a store where a card... ...lost, and determines whether the card can be used, based on the card-number and payment-amount information received from the card terminal via the communication line. If it is determined that the card... ...processing of card transactions.

The issue server 14 registers the combination of the IC card number of the IC card 50 issued by the issuing device 15 and the credit card number of the user who possesses the IC card 50 in a database.

2. The electronic money system according to claim 1, characterized... ...accumulating means.

3. The electronic money system according to claim 1, characterized in that said payment receiving means sets the minimum value of said installment amount according to said installment balance.

4...

t S16/3,K/ALL

16/3,K/1 (Item 1 from file: 148) Links
Gale Group Trade & Industry DB

05891831 Supplier Number: 12295775 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Supersegmentation: partnering for profits. (retailers share demographic data from scanners with manufacturers for marketing purposes; see related article on developing the niche product)

Morris, Charles E.
Food Engineering , v64 , n5 , p107(8)
May , 1992
ISSN: 0193-323X
Language: ENGLISH
Record Type: FULLTEXT
Word Count: 3216 Line Count: 00271

...Upon entering the store, she heads for the automated Customer Center
kiosk and inserts her smart card. The center scans her card, notes
among other demographic data that she and her...

...individual items for her shopping cart, or selecting prepared entrees
for an entire meal via smart card for later drive-through
pickup or home delivery.
Directed by her videocart to product locations...

...our customer has finished her shopping and reaches the front end, where
she presents her smart card for frequent-shopper points. The
checkstand scanner records her purchases on the smart card as
it checks-out her groceries and maintains a running inventory of the store
for...capabilities in a two-to-three year timeframe, in addition to

enhancing point-of-sale systems with |smart card'
technology," the study concludes. "Driven by competitive forces,
manufacturers and retailers are beginning to team...

16/3K/2 (Item 1 from file: 349) Links
Fulltext available through: Order File History
PCT FULLTEXT

00498944
VENDING MACHINE
DISTRIBUTEUR AUTOMATIQUE

Patent Applicant/Patent Assignee:

- AUSTRALIAN CENTRAL FINANCE PTY LTD;
  ; ;

- CLEEVE Keith Francis;
  ; ;

	Country	Number	Kind	Date
Patent	WO	9930296	A1	19990617
Application	WO	98AU1024		19981210
Priorities	AU	97818		19971210
	AU	982814		19980406

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language: English
Filing Language:
Fulltext word count: 11931

Claims:

...receiving means comprises a card reader
for receiving a financial transaction card such as a creditcard or EFTPOS card or smart card for enabling payment inrespect of the article. However, in other embodiments, thepayment receiving... coupled to the vending unit, theuser input means and the payment receiving means forreceiving data from the user input means concerning thearticle to be purchased, determining that payment...the screen.
41 The machine of any one of claims 30 to 40,
wherein the payment receiving means comprises a card readerfor receiving a financial transaction card such as a credit card or EFTPOS card or smart card for enabling payment in. 41 respect of the article. However, in other embodiments, thepayment...

16/3K/3 (Item 2 from file: 349) Links
Fulltext available through: Order File History
PCT FULLTEXT

00476884
METHOD AND APPARATUS FOR PERFORMING TRANSACTIONS
PROCEDE ET APPAREIL PERMETTANT D'EFFECTUER DES TRANSACTIONS

Patent Applicant/Patent Assignee:

- MARS INCORPORATED;
  ; ;

- PHILLIPS Carl Alexander;
  ; ;

- MCLAUGHLIN Dave;
  ; ;

	Country	Number	Kind	Date
Patent	WO	9908236	A2	19990218
Application	WO	98IB1323		19980804
Priorities	GB	9716490		19970804

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language: English
Filing Language:
Fulltext word count: 3218

Detailed Description:

...provided with means for reading out this accumulated value and storing it in a removable device, preferably a special smart card, the stored accumulated value beina reset at the same time. The device can then be... ...technology as already exists for reading credit data from, and writing credit data to, a smart card. It is necessary in these circumstances, though. to store inforination which is used to identify ...input/output unit I 0 comprising a display and a keyboard. A customer inserts a smart card such as that shown at 12 into the card reader 6. The card reader 6... ...an interface unit 14 in the form of a second card reader, and an internal smart card 16. Each time a value is deducted from an inserted card 12, that value is...

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t s18/3,k/all
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18/3K/1 (Item 1 from file: 349) Links
Fulltext available through: Order File History

PCT FULLTEXT

00421056
MULTIPLE TICKETS ON SMART CARDS
CARTE A PUCE A TICKETS MULTIPLES

Patent Applicant/Patent Assignee:

- KONINKLIJKE PTT NEDERLAND N V;
  ; ;

	Country	Number	Kind	Date
Patent	WO	9811517	A1	19980319
Application	WO	97EP4878		19970904
Priorities	AT	396202562		19960913

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language: German
Filing Language:
Fulltext word count: 4642

Detailed Description:

...to be used for all types of tickets, both multiple and single, thus simplifying the smart card hardware and software.

It will be understood that the fields of the ticket 20...issuing terminal is stolen or abused.

In Fig. 5 a terminal for use with the smart card and method of the present invention is schematically shown. The terminal 50 comprises a keyboard... ...or as a validating terminal.

Fig. 6 schematically shows the exchange of data between a smart card and a terminal during the validation of a ticket, the terminal comprising a smart card reader/writer (denoted as reader) and a security module (SM).

18/3K/2 (Item 2 from file: 349) Links
Fulltext available through: Order File History
PCT FULLTEXT

00291998
AUTOMATIC REAL-TIME HIGHWAY TOLL COLLECTION FROM MOVING

VEHICLES
PAIEMENT AUTOMATIQUE ET EN TEMPS REEL DU PEAGE D'AUTOROUTE A PARTIR DE VEHICULES EN MOUVEMENT

Patent Applicant/Patent Assignee:

- AMTECH CORPORATION;
  ; ;

- CHAUM David;
  ; ;

	Country	Number	Kind	Date
Patent	WO	9510147	A1	19950413
Application	WO	94US11453		19941007
Priorities	US	93984		19931007

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language: English
Filing Language:
Fulltext word count: 21523

Detailed Description:

...incorporate a smart card chip (i.e., to be used in lieu of a removable smart card). Such an IVU could be more easily sealed for exterior mounting such as might...the correct readout of all
payment fi=es by the RCS. In this case, the smart card would have been correctly debited, btit verification of payment would not have been received by... ...5 the challenge message, no payment data shall be released by the IVU and the smart card shall not be debited. In this instance,, the vehicle owner shall be required to remit... ...and any associated Bines.

The above-ref=ced cryptographically secured electronic money
10 provides a smart card-based toll payment system that is advantageous in at least two ways. 1) it provides... ...provides a highly efficient cryptographically secure payment systen-L It is believed feasible to support smart card-based road-pricing toll payment systems with transactions 15 times of less than a few...Amsterdarn, 'Ihe Netherlands, and is currently in use for payments within office buildings where the smart card can be used for purchasing coffee, paying for food, making photocopies or sending faesuniles...downlink
"challenge" data, the IVU then generates the remainder of the transaction data via the smart card (e.g. the necessary columns of wrapped data W and a suitable cryptographic opener R... ...kryptor where the transaction is completed. As will be appreciated, the data generated by the smart card at this time includes cryptographically secured verification data confirming that an actual

successffiUy completed debit to a valid smart card has already occurred such that the RCS Kryptor may with confidence know that the requisite...Kryptor as a matter of course.

Given the general requirement to complete and verify a smart card
10 (SC)-based transaction at vehicles speeds up to 160 km/h (or even up...

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?  t s19/3,k/all
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19/3K/1 (Item 1 from file: 349) Links
Fulltext available through: Order File History
PCT FULLTEXT

00867382
PAYMENT PROCESS AND SYSTEM FOR TRANSFERRING VALUE
METHODE DE PAIEMENT ET SYSTEME DE TRANSFERT D'UNE VALEUR

Patent Applicant/Patent Assignee:

- PURSEUS LTD; 1 Finsbury Square, London EC2A 1AA
  GB; GB(Residence); GB(Nationality)
  (For all designated states except: US)
- EVERETT David Barrington; 31 Ashdown Avenue, Saltdean, Brighton, East Sussex BN2 8AH
  GB; GB(Residence); GB(Nationality)
  (Designated only for: US)

Patent Applicant/Inventor:

- EVERETT David Barrington
  31 Ashdown Avenue, Saltdean, Brighton, East Sussex BN2 8AH; GB; GB(Residence); GB(Nationality); (Designated only for: US)
- BARKER Richard David
  52 Woodstock Road, London W4 1UF; GB; GB(Residence); GB(Nationality); (Designated only for: US)
- JONES Timothy Lloyd
  14 Withdean Road, Brighton BN1 5BL; GB; GB(Residence); GB(Nationality); (Designated only for: US)
- FERGUSON Keith Martin
  Lona, North Hill, Little Baddow CM3 4TB; GB; GB(Residence); GB(Nationality); (Designated only for: US)

Legal Representative:

- BOYDELL John Christopher(agent)
  Stevens Hewlett & Perkins, Halton House, 20/23 Holborn, London EC1N 2JD; GB;

	Country	Number	Kind	Date
Patent	WO	200201515	A2-A3	20020103

Application	WO	2001GB2820		20010626
Priorities	GB	200015713		20000627

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language: English
Filing Language: English
Fulltext word count: 8097

Detailed Description:

...the various components of the
system. One example of a tamper resistant module is a smart card.

An example of a typical smart card will now be described with
reference to...payer. The
program operating at the intermediary also sends the received cryptogram
to the attached smart card 16 which latter contains an authentication check
function. The smart card 16 decrypts the cryptogram to produce what
should be the same 20 byte message digest... ...through a standard payment protocol with
the payer's terminal 19 between the payer's smart card 18 and the
intermediary's smart card 16. The protocol follows that defined in the
specification of the particular payment system, for...

22/3,K/1 (Item 1 from file: 9) Links
Business & Industry(R)

01296048 Supplier Number: 23883867 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Hypercom licence agreement with Mondex
(Global technology licence agreement has been announced between Hypercom International and Mondex)

Virtual Finance Report , n 5 , p 5
May 1997
Document Type: Newsletter (United Kingdom)
Language: English Record Type: Fulltext
Word Count: 143

TEXT:

...global technology licence agreement has been announced between Hypercom
International and Mondex, allowing merchants to accept
electronic cash payments via the smart
card Mondex payment system, and Hypercom's T7P terminals and

S7SC PIN pads.

Hypercom's main markets are Latin...

22/3,K/2 (Item 1 from file: 636) Links
Gale Group Newsletter DB(TM)

03499853 Supplier Number: 47222123 (USE FORMAT 7 FOR FULLTEXT)

VENDING MACHINES TO ACCEPT SMART CARDS WITH GPT
Telecomworldwire , p N/A
March 19 , 1997
Language: English Record Type: Fulltext
Document Type: Newsletter ; Trade
Word Count: 68
-

...PAYPHONE SYSTEMS has introduced its Intelligent Cashless Payment module
designed to enable vending machines to accept all types of smart payment including payphone smart cards,
electronic cash and coins. In addition, GPT's modules enable the day's total takings to be...

?

Bibliographic Files

? show files

[File 2] INSPEC 1898-2008/Jul W3

[File 35] Dissertation Abs Online 1861-2008/Apr

[File 65] Inside Conferences 1993-2008/Aug 20

[File 99] Wilson Appl. Sci & Tech Abs 1983-2008/Jul

[File 256] TecInfoSource 82-2008/Mar

[File 474] New York Times Abs 1969-2008/Aug 20

[File 475] Wall Street Journal Abs 1973-2008/Aug 21

[File 583] Gale Group Globalbase(TM) 1986-2002/Dec 13

File 583: This file is no longer updating as of 12-13-2002.

[File 23] CSA Technology Research Database 1963-2008/Jun

[File 139] EconLit 1969-2008/Jul

[File 56] Computer and Information Systems Abstracts 1966-2008/Jul

[File 344] Chinese Patents Abs Jan 1985-2006/Jan

[File 347] JAPIO Dec 1976-2007/Dec(Updated 080328)

[File 350] Derwent WPIX 1963-2008/UD=200852

[File 371] French Patents 1961-2002/BOPI 200209


```
; d s
Set     Items   Description
S1     578497   S (IC OR INTEGRATED OR SMART OR CHIP)(3N)(DEVICE? ? OR CARD? ?
OR APPARATUS OR UNIT OR MEAN? ? OR APPT? ? OR EQUIPMENT? ? OR SYSTEM? ?)
S2      87582   S (CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR
MASTER OR SMART)()CARD OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR
BANKCARD? ? OR CHECKCARD? ? OR GIFTCARD? ? OR GIFT()CARD? ? OR ATMCARD? ? OR
ATM()CARD? ? OR CHEQUECARD? ? OR VISA OR MASTERCARD OR AMERICAN()EXPRESS OR
AMEX OR (HOLDING OR STORED()VALUE OR DEBIT OR DEPOSIT OR PREPAY OR PREPAID OR
PRE()(PAY OR PAID))()(FUND? ? OR ACCOUNT? ? OR CARD? ?)
S3      36343   S (RECEIPT OR RECEIV?? OR RECEIVING OR ACCEPTING OR GETTING OR
ACCEPT??)(5N)(PAY??? OR COMPENSAT??? OR RENUMERAT??? OR DISBURS???? OR REMIT?
OR RENDER??? OR PAYMENT? ?)
S4       3863   S S3(7N)(INDICATION? ? OR STATUS OR CONDITION OR SITUATION? ?
OR NOTICE OR LOG OR DATA OR REPORT? ?)
S5     280905   S (ORDER??? OR TRADING OR PURCHAS??? OR EXCHANG??? OR
BUY???)(7N)( MERCHANDI? OR GOODS OR WARES OR ITEM? ? OR PRODUCT? ? OR ARTICLE?
? OR THING? ? OR OBJECT? ? OR COMMODIT??? OR SERVICE? ?)
S6      11284   S (E OR DIGITAL OR COMPUTER? OR ELECTRONIC)()(MONEY OR MONIES
OR CASH OR CHECK? ? OR CHEQUE? ?)
S7      13556   S (INSTALLMENT? OR PART OR PERIODIC OR DURATIONAL)(3N)(PAY???
OR COMPENSAT??? OR RENUMERAT??? OR DISBURS???? OR REMIT? OR RENDER??? OR
PAYMENT? ?)
S8      58668   S AU=(KAWAL,S? OR KAWAL S? OR KAWAL(2N)S? OR ITO, K? OR ITO K?
OR ITO(2N)K?)
S9        618   S S8 AND S1
S10         7   S S9 AND S3
S11     22845   S S1 AND S2
S12       364   S S11 AND S3
S13        53   S S12 AND S4
S14         3   S S13 NOT PY>1999
S15        73   S S12 AND S5
S16         5   S S15 NOT PY>1999
S17         4   S S16 NOT (S14 OR S10)
S18        47   S S12 AND S6
S19        10   S S18 NOT PY>1999
S20         9   S S19 NOT (S17 OR S14 OR S10)
S21        13   S S12 AND S7
S22         2   S S21 NOT PY>1999

?
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? t /3,K/all

 10/3,K/1 (Item 1 from file: 2) Links
INSPEC

09231395 INSPEC Abstract Number: B2005-02-6250F-449
Title: OFDM WLAN system utilizing smart antenna DBF-IC for mobile terminal
Author: Sato, K.; Akita, K.; Kogawa, T.; Ito, K.
Author Affiliation: Corporate Res. & Dev. Center, Toshiba Corp., Kanagawa, Japan
Conference Title: Proceedings. 2004 IEEE Radio and Wireless Conference (IEEE Cat. No.04TH8746) p. 163-6
Publisher: IEEE, Piscataway, NJ, USA
Publication Date: 2004 Country of Publication: USA xxviii+532 pp.
ISBN: 0 7803 8451 2 Material Identity Number: XX-2004-02281
U.S. Copyright Clearance Center Code: 0-7803-8451-2/04/$20.00
Conference Title: Proceedings. 2004 IEEE Radio and Wireless Conference
Conference Date: 19-22 Sept. 2004 Conference Location: Atlanta, GA,USA
Language: English
 Subfile: B
 Copyright 2005, IEE
Title: OFDM WLAN system utilizing smart antenna DBF-IC for mobile terminal
Author: Sato, K.; Akita, K.; Kogawa, T.; Ito, K.
Abstract: ...developed a high throughput IEEE 802.11a WLAN system which provides each MT with a smart antenna, instead. This system makes it possible for each MT to listen to all signals from the AP and... ...The digital beam forming IC (DBF-IC) we have developed for the system improves the received signal SNR and compensates the distortion due to frequency-selective fading. Actual system measurements with this IC show that the service area expands to double that of the conventional system with omni...

 10/3,K/2 (Item 1 from file: 347) Links
  Fulltext available through: Order File History
JAPIO

08454468 **Image available**
METHOD, PROGRAM AND SYSTEM FOR BETTING RACE

Pub. No.: 2005-202728 [JP 2005202728 A]
Published: July 28, 2005 (20050728)
Inventor: WATABE EIJI
          ITO KOICHI
Applicant: FUJITSU LTD
Application No.: 2004-008841 [JP 20048841]
Filed: January 16, 2004 (20040116)
Inventor: WATABE EIJI
          ITO KOICHI

ABSTRACT

...race is left at the time of adjusting the betting ticket information purchased by an IC card.

SOLUTION: A race betting system is provided with a card reader/writer 18a for recording/reproducing information in/from an IC card, a money receiving/ paying machine 16 for receiving/paying cash, a ticket vending machine 20a for issuing a betting ticket, a receiving terminal 14 for connecting and managing the card reader/writer 18a, the money receiving/paying machine 16 and the ticket vending machine 20a, and a server 12a for registering a... Di01

10/3,K/3 (Item 2 from file: 347) Links
Fulltext available through: Order File History
JAPIO

06720324 **Image available**
ELECTRONIC MONEY SYSTEM AND ELECTRONIC MONEY TERMINAL DEVICE

Pub. No.: 2000-306162 [JP 2000306162 A]
Published: November 02, 2000 (20001102)
Inventor: KAWAI NARIYUKI
ITO KOJI
Applicant: SONY CORP
Application No.: 11-113471 [JP 99113471]
Filed: April 21, 1999 (19990421)
Inventor: KAWAI NARIYUKI
ITO KOJI

ABSTRACT
...in the installment payment balance by accumulating amount data for a consumed amount as installment payment use history data, accepting a part or the whole of the accumulated installment payment balance as an installment payment... ...from the installment payment balance.

SOLUTION: The CPU of a deposit terminal device reads a card number from an IC card and receives installment payment of balance corresponding to the card number from the database 16C of an integrated server... Di01

10/3,K/4 (Item 1 from file: 350) Links
Fulltext available through: Order File History
Derwent WPIX

0017749518 & & *Drawing available*
WPI Acc no: 2008-F69970/200837
XRPX Acc No: N2008-449556
Money change information transmission device for distribution of electronic money has

transmission unit which does not transmit money change information when time limit expiration of banknote terminal is confirmed
Patent Assignee: BIT WALLET KK (BITW-N)
Inventor: ITO K; TAKEDA Y

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2008107891	A	20080508	JP 2006287479	A	20061023	200837	B

Priority Applications (no., kind, date): JP 2006287479 A 20061023

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 2008107891	A	JA	21	9	

Inventor: ITO K... Original Publication Data by AuthorityArgentinaPublication No. ...Inventor name & address:ITO K ...Original Abstracts:can use the monetary value memorizelstored in the IC chip before expiration-date progress.IC card 6 (FIG. 1) is equipped with the electronic-money function and the credit card function.When using an electronic-money function, IC card 6 can be utilized as an electronic money card.On the other hand, when using a credit card function, IC card 6 can be utilized as a credit card.The expiration date is set to the credit card function of IC card 6.The electronic-money terminal 8 charges with respect to the electronic-money function of IC card 6, before this expiration date passes, but after an expiration date passes, it does not charge.Cancellation of IC card 6 of the expiration of a credit card function can be promoted by this.FIG... ...receivinglpayment to an IC chip improper after expiration-date progress.

10/3,K/5 (Item 2 from file: 350) Links
Fulltext available through: Order File History
Derwent WPIX

0015703747 & *Drawing available*
WPI Acc no: 2006-267083/200628
Related WPI Acc No: 2003-547581; 2005-718964
XRPX Acc No: N2006-227997
Electronic money management system specifies cash value that correspond to electronic money to be replenished, based on replenishment information received from payment terminal, and transmits totaled cash value to applicable issuer
Patent Assignee: BIT WALLET KK (BITW-N)
Inventor: ITO K; MIYAZAWA K; NAKAMURA T; SAKAMOTO A; UKAI N; UMETANI M; YAMADA M

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application	Kind	Date	Update	Type

			Number				
JP 2006085723	A	20060330	JP 2001332004	A	20011030	200628	B
			JP 2005290230	A	20051003		

Priority Applications (no., kind, date): JP 2001332004 A 20011030; JP 2005290230 A 20051003

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
JP 2006085723	A	JA	26	18	Division of application	JP 2001332004

...specifies cash value that correspond to electronic money to be replenished, based on replenishment information received from payment terminal, and transmits totaled cash value to applicable issuer Inventor: ITO K... Alerting Abstract ...NOVELTY - A server (10) acquires identifier (ID) of user's integrated circuit (IC) card, issuer ID and replenishment information of electronic money, from a payment terminal (30). The cash... ... USE - For replenishing electronic money to IC card such as credit card or automatic vending machine (ATM) card used at department store, restaurant... ... ADVANTAGE - The replenishment of electronic money to user's IC card can be performed easily... Original Publication Data by AuthorityArgentinaPublication No. ...Inventor name & address:ITO K

10/3,K/6 (Item 3 from file: 350) Links
Fulltext available through: Order File History
Derwent WPIX

0013456091 & *Drawing available*
WPI Acc no: 2003-547581/200352
Related WPI Acc No: 2005-718964; 2006-267083
XRPX Acc No: N2003-434909
Electronic-money management system provides electronic- money utilization amount calculated based on issuer identity and affiliated store identity, for each integrated circuit card issuer
Patent Assignee: BIT WALLET KK (BITW-N)
Inventor: ITO K; MIYAZAWA K; NAKAMURA T; SAKAMOTO A; UKAI N; UMETANI M; YAMADA M

Patent Family (2 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2003141428	A	20030516	JP 2001332004	A	20011030	200352	B
JP 3766315	B2	20060412	JP 2001332004	A	20011030	200626	E

Priority Applications (no., kind, date): JP 2001332004 A 20011030

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
JP 2003141428	A	JA	23	18		
JP 3766315	B2	JA	26		Previously issued patent	JP 2003141428

...electronic- money utilization amount calculated based on issuer identity and affiliated store identity, for each integrated circuit card issuer Inventor: ITO K... Alerting Abstract ...NOVELTY - An electronic-money management server (10) calculates electronic-money utilization amount for each integrated circuit (IC) card issuer, based on the issuer identity (ID) received from a payment terminal (30) and affiliated store ID received from a store terminal (50) through internet (N... Original Publication Data by AuthorityArgentinaPublication No. ...Inventor name & address:ITO KOJI

10/3,K/7 (Item 4 from file: 350) Links

Fulltext available through: Order File History

Derwent WPIX

0010308964 & & *Drawing available*

WPI Acc no: 2000-623063/200060

XRPX Acc No: N2000-461869

Electronic money system for use in bank, totals money data and timing information to compute money utilization commission

Patent Assignee: SONY CORP (SONY)

Inventor: ITO K; KAWAI N; KAWAI S

Patent Family (3 patents, 2 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2000251149	A	20000914	JP 199997963	A	19990228	200060	B
GB 2362982	A	20011205	GB 200013262	A	20000531	200208	NCE
GB 2362982	B	20020410	GB 200013262	A	20000531	200232	NCE

Priority Applications (no., kind, date): JP 199997963 A 19990228; GB 200013262 A 20000531

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 2000251149	A	JA	13	15	

Original Titles:ELECTRONIC MONEY SYSTEM AND RECEIVING DEVICE FOR

PAYMENT Inventor: ITO K... Alerting Abstract ...NOVELTY - A payment terminal unit (21X) inputs money data into non-contact integrated circuit card (50) by specific procedure. Electronic-money terminal unit (25X) stores timing information during extraction of... ...50 Integrated circuit card Original Publication Data by AuthorityArgentinaPublication No. ...Inventor name & address:ITO K... ...ITO K... ...ITO KOJI

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?  t /3,k/all
```

14/3,K/1 (Item 1 from file: 347) Links
Fulltext available through: Order File History
JAPIO

05009768 **Image available**
METHOD FOR PAYING OUT EXPENSE

Pub. No.: 07-302368 [JP 7302368 A]
Published: November 14, 1995 (19951114)
Inventor: HOSONO TATSURO
MURAKOSHI KAZUYA
Applicant: FUJITA CORP [366436] (A Japanese Company or Corporation), JP (Japan)
Application No.: 06-120645 [JP 94120645]
Filed: May 09, 1994 (19940509)

ABSTRACT
...an applied temporary payment amount from his deposite account of an enterprise by using an IC card applied to the specific person ... ...identity of an opplicant for temporary payment by a host computer 10 based upon an IC card 22 and a password number, an IC card terminal 20 checks an inputted amount to be requested as a temporary payment and/or a past paid amount, and when the amount is within a limit amount, receives the application for temporary payment from the applicant, writes payment data on the card 20 and certifies the payment of the amount. The applicant receives money from a cash dispenser 30 and transmits the payment data to a host computer 50 in a bank to draw the temporary payment amount from a deposit account. After the end of operation of the cash dispenser 30, the payment data are transmitted... ...host computer 10 for processing the financial affairs of the enterprise and collated with calcualtion data obtained at the time of receiving the temporary payment to prepare temporary payment accounting information. Di01

14/3,K/2 (Item 1 from file: 350) Links
Fulltext available through: Order File History
Derwent WPIX

0009620196 & & *Drawing available*
WPI Acc no: 1999-570513/199948
XRPX Acc No: N1999-420255
Electronic payments related master key storing method for using smart card and

personal digital assistants in bank
Patent Assignee: XEROX CORP (XERO)
Inventor: DEMERS A J; GREENE D H; SPITZNAGEL B A; WANT R

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5952638	A	19990914	US 1996756130	A	19961125	199948	B

Priority Applications (no., kind, date): US 1996756130 A 19961125

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 5952638	A	EN	17	7	

Electronic payments related master key storing method for using smart card and personal digital assistants in bank Alerting Abstract ...for payment information is transmitted to the seller (17). The payment information including value of payment index is received from the seller. The received payment information is authenticated based on which electronic payment is performed using the master key and... ... USE - For microtransactions using smart card and personal digital assistants (PDA) in bank.... ... ADVANTAGE - Reduces computational cost and data requirement per microtransaction to customers. Reduces memory space requirements for sellers accepting electronic payments from their customers. Since between transactions, customer need only storage of master key to provide payment information when necessary. Allows electronic payments toOriginal Publication Data by AuthorityArgentinaPublication No. ...Original Abstracts:A customer initiates an electronic transaction by transmitting a request for payment information to a seller. In response, the customer receives from the seller the payment information needed to generate an electronic payment. The customer determines the reliability of the payment information by authenticating it... ...Claims:master key being unknown to a seller, the method comprising: a) transmitting a request for payment information to the seller; b) receiving from the seller the payment information; the payment information including a value of a payment index and an initializing payment; c) authenticating the payment information received from the seller; d) if the payment information is authenticated, generating an electronic payment using the master key and the payment information; and e) transmitting to the seller a...

14/3,K/3 (Item 2 from file: 350) Links
Fulltext available through: Order File History
Derwent WPIX

0006369145 & & *Drawing available*
WPI Acc no: 1993-167896/199320
XRPX Acc No: N1993-128493
Automatic data acquisition and processing for point of sale system - has two separate local area networks linking standard point of sale terminals and lane terminals with

universal system controller
Patent Assignee: COMARK TECHNOLOGIES INC (COMA-N)
Inventor: FERGUSON W L; WALLIS M H

Patent Family (3 patents, 36 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1993009515	A1	19930513	WO 1992US9479	A	19921104	199320	B
AU 199331263	A	19930607	AU 199331263	A	19921104	199338	E
US 5256863	A	19931026	US 1991788288	A	19911105	199344	E

Priority Applications (no., kind, date): US 1991788288 A 19911105

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1993009515	A1	EN	66	10		
National Designated States,Original	AT AU BB BG BR CA CH CS DE DK ES FI GB HU JP KP KR LK LU MG MN MW NL NO PL RO RU SD SE					
Regional Designated States,Original	AT BE CH DE DK ES FR GB GR IE IT LU MC NL OA SE					
AU 199331263	A	EN			Based on OPI patent	WO 1993009515
US 5256863	A	EN	23	10		

Alerting Abstract ...have a range of input and output facilities, including keyboard, magnetic stripe, bar=code and smart card readers... Equivalent Alerting Abstract ...network of lane terminal devices inputs secondary data, including discount coupon information, cheque information and bank card information to a universal system controller. The terminal device may use a bar-code scanner or a magnetic strip reader for bank card information... ...LAN, the output information including coupon verification data, coupon amount data, cheque verification data and bank card verification data... Technology Focus Original Publication Data by AuthorityArgentinaPublication No. ...Original Abstracts:network of lane terminal devices inputs secondary data, including discount coupon information, check information and bank card information to a universal system controller. The universal system controller mirrors the primary information, processes the primary and the... ... network, the output information including coupon verification data, coupon amount data, check verification data and bank card verification data. ... ... lane terminal devices (16, 18) inputs secondary data, including discount coupon information, check information and bank card information to a universal system controller (10). The universal system controller (10) mirrors the primary information, processes the primary and the secondary information, and... ... network,the output information including coupon verification data, coupon amount data, check verification data and bank card verification data. ...Claims:data; a second local area network of lane terminal devices for inputting secondary data, said secondary data including purchase discount information and/or payment verification information; means for receiving and processing said primary and said secondary information, said receiving and processing means mirroring said primary

information...

17/3,K/2 (Item 1 from file: 350) Links
Fulltext available through: Order File History
Derwent WPIX

0009353525 & & *Drawing available*
WPI Acc no: 1999-286573/199924
XRPX Acc No: N1999-213902
Portable unit to transfer electronic cash - allows transfer of amount from one smart card to another
Patent Assignee: KOK J (KOKJ-I)
Inventor: KOK J

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
NL 1006833	C6	19990226	NL 1006833	A	19970825	199924	B

Priority Applications (no., kind, date): NL 1006833 A 19970825

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
NL 1006833	C6	NL	27	6	

...allows transfer of amount from one smart card to another Alerting Abstract ...NOVELTY - Completely portable electronic transfers of cash amounts DETAILED DESCRIPTION - The payer and receiver insert their smart cards (6) into slots (5) in the housing (1) of the unit. They use the numeric... ...USE - Payments for goods and services. Exchange of value between small businesses...

17/3,K/3 (Item 2 from file: 350) Links
Fulltext available through: Order File History
Derwent WPIX

0008632360 & & *Drawing available*
WPI Acc no: 1998-169370/199815
XRPX Acc No: N1998-134420
Stored value credit card or electronic payment chips mediation for vendors and sellers - recording credit on accounting system and registering credit uses in vendor registers and transferring between these
Patent Assignee: LEIRFALL L (LEIR-I); OSTERHOLT K L (OSTE-I); SIGBJORNSEN S

(SIGB-I)
Inventor: LEIRFALL L; OSTERHOLT K L; SIGBJORNSEN S

Patent Family (3 patents, 76 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1998008175	A1	19980226	WO 1997NO208	A	19970819	199815	B
NO 199603456	A	19980223	NO 19963456	A	19960820	199818	E
AU 199740349	A	19980306	AU 199740349	A	19970819	199830	E

Priority Applications (no., kind, date): NO 19963456 A 19960820

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1998008175	A1	EN	13	2		
National Designated States,Original	AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW					
Regional Designated States,Original	AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
AU 199740349	A	EN			Based on OPI patent	WO 1998008175

Stored value credit card or electronic payment chips mediation for vendors and sellers... Original Titles:A METHOD AND A SYSTEM FOR ACHIEVING PAYMENT MEDIATION BETWEEN A PAYMENT RECIPIENT SELLING STORED VALUE CARDS, AND VENDORS PROVIDING THE SERVICES FOR WHICH THE CARDS ARE USED Alerting Abstract ...The stored value card system has smart cards containing an amount of credit and an identification of the card's fund holding system... ...an account (AIK,BIK) relating to the card vendor. The card is then used to purchase goods or services, e.g. parking fees (P). The fee value is removed from the card and also... Original Publication Data by AuthorityArgentinaPublication No. ...Original Abstracts:of settlement between a payment recipient (A, B) selling, or increasing the credit value of stored value cards or electronic payment chips, and other vendors of the services that the card is used to pay for. The method entails that the seller (A, B) of a card or a card credit increase transfers the sales income to the income accounts (AIK, BIK) of an accounting system... ... the accounts (R1K, R2K, R3K ..., RnK) of different vendors of use vending machine services.The card or chip may contain an identification of the person or authority having received payment, and an identification of country or currency affiliation.

17/3,K/4 (Item 3 from file: 350) Links
Fulltext available through: Order File History
Derwent WPIX

0006996437
WPI Acc no: 1995-007704/199502
XRPX Acc No: N1995-006452
Tariff calculating method for service using chip card - reducing value of chip card according to usage of toll roads by driver, and allowing driver to replenish value of card at pay station
Patent Assignee: MANNESMANN AG (MANS)
Inventor: HERDEG W; WIDL A

Patent Family (3 patents, 51 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
DE 4334152	A1	19941201	DE 4334152	A	19931001	199502	B
WO 1994028512	A1	19941208	WO 1994DE587	A	19940518	199503	E
AU 199466450	A	19941220	AU 199466450	A	19940518	199512	E
			WO 1994DE587	A	19940518		

Priority Applications (no., kind, date): DE 4318353 A 19930528; DE 4334152 A 19931001

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
DE 4334152	A1	DE	3	0		
WO 1994028512	A1	DE	9	0		
National Designated States,Original	AU BB BG BR BY CA CN CZ FI GE HU JP KG KP KR KZ LK LV MD MG MN MW NO NZ PL RO RU SD SI SK TJ UA US UZ VN					
Regional Designated States,Original	AT BE CH DE DK ES FR GB GR IE IT LU MC NL OA PT SE					
AU 199466450	A	EN			PCT Application	WO 1994DE587
					Based on OPI patent	WO 1994028512

Tariff calculating method for service using chip card - ... ...reducing value of chip card according to usage of toll roads by driver, and allowing driver to replenish value of Alerting Abstract ...different users of services. Each user is allocated an account on his/her charge storage card (chip card). When a service is used, the value is subtracted from the account. The readable and writable chip card also functions as a driver's license or personal ID card, cheque card, or credit card. ... ...The chip card is bought at a pay station for a certain amount, the value of which is Original Publication Data by AuthorityArgentinaPublication No. ...Original Abstracts:charging usage fees for services by means of a machine-readable and writable value storage card, particularly a smart card, carried by the user on which a credit is recorded which is reduced by the appropriate sum when a service is used, especially toll... ... the vehicle via satellite navigation. In order to allocate the usage fees to various providers of services who are not the same as the operator of the toll points, each provider whose... ... out from the card,erased therefrom and used for the proportional distribution of the monies received at the payment stations to the various

providers.

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?  t /3,k/all
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20/3,K/1 (Item 1 from file: 2) Links
Fulltext available through: STIC Full Text Retrieval Options
INSPEC

06324488 INSPEC Abstract Number: C9609-7120-003
Title: A computer in your wallet
Author Tomkowiak, S.; Hofland, P.
Author Affiliation: Visual Consultancy Corp., Amsterdam, Netherlands
Journal: BYTE vol.21, no.6 p. 11-12, 14, 16
Publisher: McGraw-Hill ,
Publication Date: June 1996 Country of Publication: USA
CODEN: BYTEDJ ISSN: 0360-5280
SICI: 0360-5280(199606)21:6L.11:CYW;1-W
Material Identity Number: B183-96005
Language: English
Subfile: C

Abstract: Smart cards will soon exist in virtually every area of our lives. In France, for instance, 22 million bankcard holders have smart cards, and all bank-payment terminals accept smart cards as well as traditional magnetic-stripe ATM or PIN cards. Proponents expect the cards to... ...information and medical data about an individual's prescriptions or history. It is argued that smart cards deliver much more than electronic money; they also will control people's access to a growing number of public facilities.
Descriptors: ...smart cards
Identifiers: smart cards; ... ...bankcard holders... ...electronic money;

20/3,K/2 (Item 2 from file: 2) Links
INSPEC

04288012 INSPEC Abstract Number: D89000359
Title: The latest technologies from Japan for use in Europe
Author Weiss, B.
Conference Title: International Conference EFTPOS: Target 1992 p. 16 pp.
Publisher: IBC Tech. Services , London, UK
Publication Date: 1988 Country of Publication: UK 268 pp.
Conference Date: 6-7 Oct. 1988 Conference Location: Nice, France
Language: English
Subfile: D
Abstract: Omron Europe, suppliers of automatic teller machines, cash dispensers, electronic cash registers, EFTPOS terminals and smart cards have devised an electronic funds transfer system utilising Japanese technology which they hope will be... ...as a marketing tool, making the cost justification look quite different and allowing retailers to accept a bigger part of the payment terminal system costs.
Descriptors: ...smart cards

Identifiers: ...debit cards;

20/3,K/3 (Item 1 from file: 583) Links
Gale Group Globalbase(TM)

09036112
BBMB enters partnership to promote e-cash payment card

MALAYSIA: DEAL TO PROMOTE E-CASH CARD BY BBMB
The Star (XAT) 23 Dec 1998 Business, p.5
Language: ENGLISH
BBMB enters partnership to promote e-cash payment card

MALAYSIA: DEAL TO PROMOTE E-CASH CARD BY BBMB

...entered a deal in which most of the shops in the shopping centre will use electronic cash (e-cash) as a mode of payment besides cash for small purchases, beginning from 1 January 1999... ...most of the shops in the shopping complex including its anchor tenant, Fajar hypermarket, will accept e-cash payment using the Juwara Sukom card, as an alternative to cash payment. The usage of the card comes under the Smart Card Loyalty Programme. He added that this is the second phase of the e- cash smart card programme by BBMB while the first phase was implemented during the 16th Commonwealth Games in Kuala Lumpur (Malaysia) in September 1998. The third stage of the e-cash smart card promotion would be to expand the usage of the card in business outlets and involving... ...stage will be launched between February and March 1999. The official nationwide launch of the smart card has been scheduled by BBMB for July or August 1999. In addition Omnicard, the loyalty smart card system, will also be launched, in which smart card users will obtain rewards under a point system when using their smart card.

Product: Debit Card Svcs

20/3,K/4 (Item 2 from file: 583) Links
Gale Group Globalbase(TM)

09017616
S'poreans quick to accept electronic cash payment

SINGAPORE: PAYMENTS VIA SMART CARDS INCREASING
Business Times (XBA) 12 Nov 1998 p.5
Language: ENGLISH
S'poreans quick to accept electronic cash payment

SINGAPORE: PAYMENTS VIA SMART CARDS INCREASING

...Electronic Transfers (Singapore), about 5,000 transactions in retail outlets around

Singapore are made using smart cards. Around 9,000 retail outlets now accept smart cards. Internet shopping using smart cards register around 400 transactions a day. According to Remy de Tonnac, Asia-Pacific managing director... ...five years' time, 15-20% of all sales transactions in Singapore will be done through smart cards. There is also opportunity for further technological innovation like topping up smart cards with GSM mobile phones. He gave three reasons for the growing usage of smart cards:- 1. A solid infrastructure base, like telecoms networks and IT infrastructure. 2. A 'killer application... ...the mass transportation Electronic Road Pricing (ERP) system that actually requires everyone to have a smart card and makes people used to using the smart card. 3. A society that likes novelty and is fast to accept new technology.

Product: Debit Card Svcs

20/3,K/5 (Item 3 from file: 583) Links
Gale Group Globalbase(TM)

06387517
SNI marschiert mit Netconsult in Richtung E-Commerce

GERMANY: SNI AIMS AT ELECTRONIC COMMERCE
Computerwoche (CWE) 25 Oct 1996 p.5
Language: GERMAN

...and UNIX platforms are already available. Further both companies are working on the integration of electronic cash on the basis of smart cards into the software solution. By this move SNI wants to enter the market for Internet... ...World Wide Web for shopping by electronic catalogue or for supplier-customer interchange. The system accepts different types of payment, by credit card, COD or cybercash, and offers a multi-lingual user interface.

20/3,K/6 (Item 4 from file: 583) Links
Gale Group Globalbase(TM)

06383331
SMART CARD TECHNOLOGY SET TO TAKE OFF IN ASIA

ASIA: AWARENESS FOR SMART CARD TECHNOLOGY
Asia Computer Weekly (XCF) 13 Oct 1996 P.21
Language: ENGLISH
SMART CARD TECHNOLOGY SET TO TAKE OFF IN ASIA

ASIA: AWARENESS FOR SMART CARD TECHNOLOGY

Smart card technology are slowly but surely gaining acceptance in the market place in Asia. Financial institutions, manufacturers and users recognise that unlike a magnetic stripe card , the smart card is a very strong marketing tool. It incorporates more functionality, handles

multiple applications and provides convenience & security. As such, many are investing in chip technology. Despite the greater acceptance for smart card technology, transaction automation solutions maker VeriFone feels that smart cards will not replace magnetic stripe cards in the near future. In fact, VeriFone sees a need to integrate the smart card technology into magnetic stripe environment as merchants will still want to accept all forms of payment (cash, credit cards or electronic cash).

Product: Debit Card Svcs

20/3,K/7 (Item 5 from file: 583) Links
Gale Group Globalbase(TM)

06175513
Revenue tries electronic cash scheme

UK: SMARTCARDS ACCEPTED BY IR AND PO
Guardian (GN) 08 Jul 1995 p.38
Language: ENGLISH
Revenue tries electronic cash scheme

...Inland Revenue (IR)<UK> and the Post Office in Swindon, UK have announced plans to accept payments via the Mondex smartcard programme. The Post Office believes that the move will reduce the... ...cash, while the IR wishes to use the Mondex scheme to monitor customer demand for electronic cash. The Mondex card stores money electronically.

Product: Debit Card Svcs

20/3,K/8 (Item 1 from file: 350) Links
Fulltext available through: Order File History
Derwent WPIX

0008710109 & & *Drawing available*
WPI Acc no: 1998-250560/199822
XRPX Acc No: N1998-197800
Transaction apparatus with digital delivery of receipts - includes card reader for reading payment information and electronic mail address from card to which digital receipt information is mailed
Patent Assignee: SUN MICROSYSTEMS INC (SUNM)
Inventor: TOGNAZZINI B

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5739512	A	19980414	US 1996656123	A	19960530	199822	B

Priority Applications (no., kind, date): US 1996656123 A 19960530

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 5739512	A	EN	13	8	

Alerting Abstract ...ADVANTAGE - Automatically routes receipt to payer`s emailbox. Original Publication Data by AuthorityArgentinaPublication No. ...Original Abstracts:or over an open network such as the Internet. They can be uploaded to a smart card. They can be standardized in format to facilitate automated processing. An e-mail address can be incorporated into a bank card or other machine readable and for automatic routing of the receipt to a payor's e-mailbox. ...Claims:card reader for reading cards including at least one electronic mail address and activating said cash register to generate a receipt; andc. a transmitter for sending an electronic copy of...

20/3,K/9 (Item 2 from file: 350) Links
Fulltext available through: Order File History
Derwent WPIX

0008016165 & & *Drawing available*
WPI Acc no: 1997-109117/199710
XRPX Acc No: N1997-090240
Tracing payment data in anonymous payment system - allowing user to commit to value which may later be used for tracing payment institution and recording it using one way function
Patent Assignee: DE ROOIJ P J N (DROO-I); KONINK KPN NV (NEPO); KONINK PTT NEDERLAND NV (NEPO)
Inventor: DE ROOIJ P J N; NICOLAAS DE ROOIJ P J; PFITZMANN B M; SCHUNTER M; WAIDNER M P

Patent Family (9 patents, 39 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1997002547	A1	19970123	WO 1996EP2997	A	19960705	199710	B
NL 1000741	C2	19970108	NL 1000741	A	19950706	199714	E
AU 199666130	A	19970205	AU 199666130	A	19960705	199721	E
EP 836730	A1	19980422	EP 1996925689	A	19960705	199820	E
			WO 1996EP2997	A	19960705		
NO 199706151	A	19980303	WO 1996EP2997	A	19960705	199820	E
			NO 19976151	A	19971230		
AU 694056	B	19980709	AU 199666130	A	19960705	199838	E
EP 836730	B1	19990602	EP 1996925689	A	19960705	199926	E
			WO 1996EP2997	A	19960705		

DE 69602752	E	19990708	DE 69602752	A	19960705	199933	E
			EP 1996925689	A	19960705		
			WO 1996EP2997	A	19960705		
US 5924084	A	19990713	US 1996675826	A	19960705	199934	E

Priority Applications (no., kind, date): NL 1000741 A 19950706

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1997002547	A1	EN	10	2		
National Designated States,Original	AU BG BR CA CN CZ EE FI HU IL JP KR LT LV MX NO NZ PL RO SG TR UA					
Regional Designated States,Original	AT BE CH DE DK EA ES FI FR GB GR IE IT LU MC NL PT SE					
NL 1000741	C2	NL	13	2		
AU 199666130	A	EN			Based on OPI patent	WO 1997002547
EP 836730	A1	EN			PCT Application	WO 1996EP2997
					Based on OPI patent	WO 1997002547
Regional Designated States,Original	AT BE CH DE DK ES FI FR GB GR IE IT LI LU NL PT SE					
NO 199706151	A	NO			PCT Application	WO 1996EP2997
AU 694056	B	EN			Previously issued patent	AU 9666130
					Based on OPI patent	WO 1997002547
EP 836730	B1	EN			PCT Application	WO 1996EP2997
					Based on OPI patent	WO 1997002547
Regional Designated States,Original	AT BE CH DE DK ES FI FR GB GR IE IT LI LU NL PT SE					
DE 69602752	E	DE			Application	EP 1996925689
					PCT Application	WO 1996EP2997
					Based on OPI patent	EP 836730
					Based on OPI patent	WO 1997002547

Alerting Abstract ...USE - For electronic cheques. For use with smart cards. For point of sale. For bank, credit card company or telecommunications company... Original Publication Data by AuthorityArgentinaPublication No. ...Original Abstracts:tracing payment data in an anonymous payment system having electronic payment means, such as so-called "smart cards". According to the invention, the user (U) commits himself to a value (w; w") which may later be used... ... payment data in an anonymous payment system having electronic payment means, such as so-called "smart cards". According to the invention, the user commits himself to a value (w) which may later be used for the tracing by a payment institution... ... payment data in an anonymous payment system having electronic payment means, such as so-called "smart cards". According to the invention, the user (U) commits himself to a value (w; w") which may later be used for the tracing by a payment institution (B). The value... ...Claims:tracing comprising, verifying the transmitted identity value by

deriving a second modified value from the received identity value, comparing the derived second modified value with the previously stored modified value, and identifying successfully completed electronic payment transactions associated with the particular payment means by further deriving tracing payment identification values from the verified transmitted identity value.

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?  t /3,k/all
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22/3,K/1 (Item 1 from file: 2) Links
INSPEC

04288012 INSPEC Abstract Number: D89000359
Title: The latest technologies from Japan for use in Europe
Author Weiss, B.
Conference Title: International Conference EFTPOS: Target 1992 p. 16 pp.
Publisher: IBC Tech. Services , London, UK
Publication Date: 1988 Country of Publication: UK 268 pp.
Conference Date: 6-7 Oct. 1988 Conference Location: Nice, France
Language: English
Subfile: D
Abstract: Omron Europe, suppliers of automatic teller machines, cash dispensers, electronic cash registers, EFTPOS terminals and smart cards have devised an electronic funds transfer system utilising Japanese technology which they hope will be... ...as a marketing tool, making the cost justification look quite different and allowing retailers to accept a bigger part of the payment terminal system costs.
Descriptors: ...smart cards
Identifiers: ...debit cards;

22/3,K/2 (Item 1 from file: 347) Links
Fulltext available through: Order File History
JAPIO

03775796 **Image available**
PREPAID CARD ISSUING MACHINE

Pub. No.: 04-140896 [JP 4140896 A]
Published: May 14, 1992 (19920514)
Inventor: KOBAYASHI HIDEMASA
Applicant: NEC CORP [000423] (A Japanese Company or Corporation), JP (Japan)
Application No.: 02-262988 [JP 90262988]
Filed: October 02, 1990 (19901002)
Journal: Section: P, Section No. 1413, Vol. 16, No. 418, Pg. 148, September 03, 1992 (19920903)
Image available
PREPAID CARD ISSUING MACHINE

ABSTRACT

PURPOSE: To repeatedly reutilize a card by using an IC card as a prepaid card, and providing each means which decides a received sum of money, and operates new issue... ...received sum of money, and a controlling part 4 transmits the sum information to an IC card handling part 2. The handling part 2 transmits one IC card from a card storing part 21 to an IC card reader/writer 23, the sum information is written in the memory of the IC card by the IC card reader/writer 23, and the prepaid card is newly issued from a card issuing part 24. When the customer selects the item of the supplement, inserts the card in hand into a card accepting part 22, and pays the necessary sum of money from the receiving part 3, the security code of the... ...After that, the received sum of money is written in the memory of the inserted IC card, and the IC card is returned from the card issuing part 24, as well as the new issue. Thus... Di01